

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF ARKANSAS**

**RE: PATRICIA J. BAKER**

**CASE NO. 6:10-bk-75076**

**NOTICE OF OPPORTUNITY TO OBJECT TO MODIFIED PLAN BEFORE  
CONFIRMATION**

You are hereby notified that the captioned Debtor has filed the attached Modification to the Plan pursuant to 11 U.S.C. § 1323 and Rule 3015 of the Rules of Bankruptcy Procedure. Objections to the Plan as modified must be filed with the Bankruptcy Court at 300 W. 2<sup>nd</sup> Street, Little Rock, Arkansas 72201 in writing within 21 days from the date of this notice, with copies to the counsel for the Debtors and Jack Gooding, PO Box 8202, Little Rock, AR 72221.

If objections to the Plan as modified are filed, they will be set for hearing by subsequent notice. If no objections are received, the plan as modified may be confirmed without further notice or hearing.

Date: March 3, 2011

/s/ Marc Honey  
**Marc Honey, 86091**  
**Honey Law Firm, P.A.**  
**1311 Central Avenue**  
**PO Box 1254**  
**Hot Springs, AR 71901**  
**(501) 321-1007**  
**(501) 321-1255 Fax**

**CERTIFICATE OF MAILING**

I, the undersigned, hereby certify that copies of the foregoing Notice and attached Modification to Plan have been mailed to:

Jack Gooding, Trustee  
P. O. Box 8202  
Little Rock, AR 72221

U.S. Attorney (Eastern District)  
P.O. Box 1229  
Little Rock, AR. 72203

U.S. Attorney (Western District)  
P.O. Box 1524  
Fort Smith, AR. 72902

Internal Revenue Service  
Special Procedures Staff  
Stop 5700-700 W. Capitol Ave.  
Little Rock, AR. 72201

Legal Department  
Employment Security Division  
P.O. Box 2981  
Little Rock, AR. 72203

and to all creditors whose names appear on the creditor matrix.

/s/ Marc Honey  
**Marc Honey**

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF ARKANSAS**

**RE: PATRICIA J. BAKER**

**CASE NO. 6:10-bk-75076**

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**MODIFICATION OF CHAPTER 13 PLAN**  
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Comes now the Debtor by and through her attorneys, Honey Law Firm, P.A., and for her modification to the original or modified Chapter 13 Plan state:

**1. PAYMENT TO THE TRUSTEE:**

THE DEBTORS PROPOSE TO PAY \$155.00 PER MONTH TO THE TRUSTEE.

[Indicate how often the Debtor is paid by checking the appropriate box below:]  
( ) Weekly; ( ) Bi-Weekly; ( ) Semi-Monthly; (XX) Monthly or ( ) Other

**2. THE PLAN LENGTH shall remain the same.**

A debtor must pay all disposable income into the plan for the benefit of unsecured creditors for no less than 36 months (unless unsecured are being paid 100%) and the plan length shall not exceed 60 months. Length of Plan may be automatically extended by the Chapter 13 Trustee without further modification should such extension be necessary to adequately fund plan in order to carry out other provisions of the plan as set forth below.

**3. UNSECURED CREDITORS are to be paid a pro-rata dividend.**

**(SPECIAL NON-PRIORITY UNSECURED DEBTS REMAIN UNAFFECTED)**

**4. MODIFIED TREATMENT OF EXISTING CREDITORS**

The following CHANGES are to be made to each creditor as set out below:

<u>CREDITOR NAME</u>	<u>CHANGE IN TREATMENT\CLASSIFICATION</u>
Arkansas Federal Credit Union	The secured claim of \$6,875.30 for the 2007 PT Cruiser shall be paid at 6% interest in monthly installments of \$132.92. The creditor shall receive adequate protection payments in the amount of \$33.23.

**5. UNSECURED CREDITORS shall be paid at least as much as they would receive under Chapter 7.**

- 6. ALL OTHER PROVISIONS AS SET FORTH IN THE LAST CONFIRMED PLAN SHALL REMAIN THE SAME.**

Date: March 3, 2011

/s/ Marc Honey  
**Marc Honey, 86091**  
**Honey Law Firm, P.A.**  
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